

Information to identify the case:

Debtor 1	Forrest L. Walker Sr.	Social Security number or ITIN	xxx-xx-8492
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	Jessica E. Walker	Social Security number or ITIN	xxx-xx-1790
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number: 16-30851-JKS			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Forrest L. Walker Sr.

Jessica E. Walker

11/5/18

By the court: John K. Sherwood
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;

◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;

◆ some debts which the debtors did not properly list;

◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;

◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and

◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Forrest L. Walker, Sr.
 Jessica E. Walker
 Debtors

Case No. 16-30851-JKS
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
 Form ID: 3180W

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 Total Noticed: 24

Date Rcvd: Nov 05, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 07, 2018.

db/jdb	+Forrest L. Walker, Sr., Jessica E. Walker, 1425 Muriel Place, Plainfield, NJ 07060-2910
cr	+Specialized Loan Servicing LLC, as servicing agent, P. O. Box 9013, Addison, TX 75001-9013
cr	+Specialized Loan Servicing LLC, as servicing agent, C/O Buckley Madole, P.C., 99 Wood Avenue South, Suite 803, Iselin, NJ 08830-2713
516476395	+Buckley Madole PC, 99 Wood Ave So, Suite 803, Iselin, NJ 08830-2713
516476396	Citigroup Mortgage Loan Trust, c/o Specialized Loan Servicing, 8742 Lucent Blvd, Ste 300, Littleton, CO 80129-2386
516476397	+Credit Acceptance Corp, 25505 West 12 Mile Rd, Southfield, MI 48034-8316
516476398	+National Credit Corp, Att: Levitan & Frieland PC, 26 Columbia Tpk, Florham Park, NJ 07932-2213
516476399	New Jersey American Water, PO Box 371476, Pittsburgh, PA 15250-7476
516476400	+PMUA Sewerage & Solid Waste, 127 Roosevelt Avenue, Plainfield, NJ 07060-1331
516476401	PSE&G, PO Box 14444, New Brunswick, NJ 08906-4444
516476402	+Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, CO 80129-2386
516574678	+U.S. Bank National Association Trustee (See 410), c/o Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386
516476403	+Verizon, Att: Convergent Outsourcing, Inc., PO Box 9004, Renton, WA 98057-9004
516476404	+Webbank, Fingerhut Revolving, Att: Fein, Such, Kahn & Shepard, PC, 7 Century Drive, Suite 201, Parsippany, NJ 07054-4609

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg	E-mail/Text: usanj.njbankr@usdoj.gov Nov 06 2018 00:15:08 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Nov 06 2018 00:15:06 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+EDI: RMSC.COM Nov 06 2018 04:48:00 Synchrony Bank c/o PRA Receivables Management, LLC, PO BOX 41021, Norfolk, VA 23541-1021
516574691	EDI: AIS.COM Nov 06 2018 04:48:00 American InfoSource LP as agent for, Verizon, PO Box 248838, Oklahoma City, OK 73124-8838
516671130	EDI: JEFFERSONCAP.COM Nov 06 2018 04:48:00 Jefferson Capital Systems LLC, PO Box 7999, Saint Cloud MN 56302-9617
516660694	+EDI: MID8.COM Nov 06 2018 04:48:00 Midland Funding LLC, PO Box 2011, Warren MI 48090-2011
516693413	EDI: PRA.COM Nov 06 2018 04:48:00 Portfolio Recovery Associates, LLC, c/o Capital One Bank, N.A., POB 41067, Norfolk VA 23541
516693412	EDI: PRA.COM Nov 06 2018 04:48:00 Portfolio Recovery Associates, LLC, c/o Household Bank, POB 41067, Norfolk VA 23541
516666931	+EDI: JEFFERSONCAP.COM Nov 06 2018 04:48:00 Premier Bankcard, LLC, c/o Jefferson Capital Systems LLC, PO Box 7999, Saint Cloud Mn 56302-7999
516666450	+EDI: RMSC.COM Nov 06 2018 04:48:00 Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 10

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr*	+CREDIT ACCEPTANCE CORPORATION, 25505 WEST 12 MILE ROAD, SOUTHFIELD MI 48034-8316
	(address filed with court: Credit Acceptance Corporation, 25505 West 12 Mile Road, Southfield, MI 48034)

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 07, 2018

Signature: /s/Joseph Speetjens

District/off: 0312-2

User: admin
Form ID: 3180W

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Total Noticed: 24

Date Rcvd: Nov 05, 2018

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 5, 2018 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor Citigroup Mortgage Loan Trust Inc., Asset-Backed
Pass-Through Certificates, Series 2007-AMC1, U.S. Bank National Association, as Trustee
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Francesca Ann Arcure on behalf of Creditor Specialized Loan Servicing LLC, as servicing agent
for Citigroup Mortgage Loan Trust Inc., Asset-Backed Pass-Through Certificates, Series 2007-AMC1,
U.S. Bank National Association, as Trustee NJ_ECF_Notices@McCalla.com,
NJ_ECF_Notices@McCalla.com
John R. Morton, Jr. on behalf of Creditor Credit Acceptance Corporation
ecfmail@mortoncraig.com, mortoncraigecf@gmail.com
Marie-Ann Greenberg magecf@magtrustee.com
Rebecca Ann Solarz on behalf of Creditor Citigroup Mortgage Loan Trust Inc., Asset-Backed
Pass-Through Certificates, Series 2007-AMC1, U.S. Bank National Association, as Trustee
rsolarz@kmlawgroup.com
Warren Brumel on behalf of Debtor Forrest L. Walker, Sr. wbrumel@keyportlaw.com,
brumellawecf@gmail.com
Warren Brumel on behalf of Joint Debtor Jessica E. Walker wbrumel@keyportlaw.com,
brumellawecf@gmail.com

TOTAL: 7